

HAVENs Input Data: U.S. Census Data 2000

Age-Group (1,000s)	Number	Percentage Home		Number Of Homeowners (1,000s)	Immigrant Rate (per year)	Average Income	Mortgage Load @			Average Home Price Affordable @5% APR	Average Home Price Affordable @7% APR
		Ownership	Home				28% Debt (\$/month)	Average Home Price Affordable			
15-19	19,894	8		1,591	65,733	23,000	537	83,000	72,000		
20-24	18,693	14		2,617	80,620	31,000	723	119,000	103,000		
25-29	17,625	45		7,931	96,577	38,000	887	150,000	129,000		
30-34	19,564	53		10,369	81,044	48,000	1,120	185,000	158,000		
35-39	22,044	53		11,683	58,655	53,000	1,237	203,000	173,000		
40-44	22,769	53		12,067	41,912	53,000	1,237	203,000	173,000		
45-49	20,059	54		10,832	30,977	57,000	1,330	217,000	185,000		
50-54	17,626	56		9,871	25,887	60,500	1,412	229,000	195,000		
55-59	13,452	60		8,071	23,887	46,000	1,073	178,000	153,000		
60-64	10,757	62		6,669	21,767	44,000	1,027	171,000	147,000		
>65	34,933	67		23,405	37,266	23,000	537	83,000	72,000		
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Other Data:

Average Length Of Ownership:	8 years
Average Increase In Home Prices:	5% per year
House Price Volatility:	15% per year
1 year	30%
5 years	10%
10 years	5%
20 years	
Existing Homes Sales Rate:	1,600,000 per year
New Home Sales Rate:	1,000,000 per year

## ref: [www.ssa.gov/OACT/NOTES/AS112/tab12.html](http://www.ssa.gov/OACT/NOTES/AS112/tab12.html)  
 ++ ref: interest.com

Fig. 1

1. Net Population Change (NC) Per Age Bracket N:

$$NC = NL - N - IMN + IML - DRL \quad \text{where}$$

NL = Population in lower bracket

IML = Immigration population in lower bracket

IMN = Immigration population in bracket N

DRL = Death rate in lower bracket (native + immigrant)

Note: For > 65 bracket  $NC65 = N65 + NL - DR65$

Note: For < 15 bracket  $NC15 = N15L + BR15L - DR15L$

2. Future Home Price (FHP) Changes over Current Home Prices (HP) per Bracket:

$SFHP = \$CHP * (1 + HIR) EXP (YRS)$  where YRS is number of years in the future  
and

HIR = Home inflation rate where

$$HIR = F(BAI(WIR), NH + EHF(ALH), NC, SDC(NH + EHF(ALF)), CIR) \quad \text{where}$$

BAI = Bracket average income (function of wage inflation rate WIR)

NH = New homes for sale

EHF (ALH) = Existing homes for sale (function of average length of ownership by bracket)

SDC = Supply-Demand Curve (shows price as function of # of houses available)

CIR = Commodity inflation rate (prices of home building materials)

Fig. 2

## **Key Variables For HAVEN Creation**

- **Ownership Allocation Type (Loan Or Sale)**
- **Fractional Ownership Allocated To HAVEN**
- **Insurance Feature (Optional)**
- **Costs/Overhead Charges By HAVEN Corporation/Entity**
- **Projected Demand For HAVENs**
- **Number Of Homes Bundled Per HAVEN Unit**
- **Projected Average Length Of Time HAVEN Unit Will Exist**

**Fig. 3**

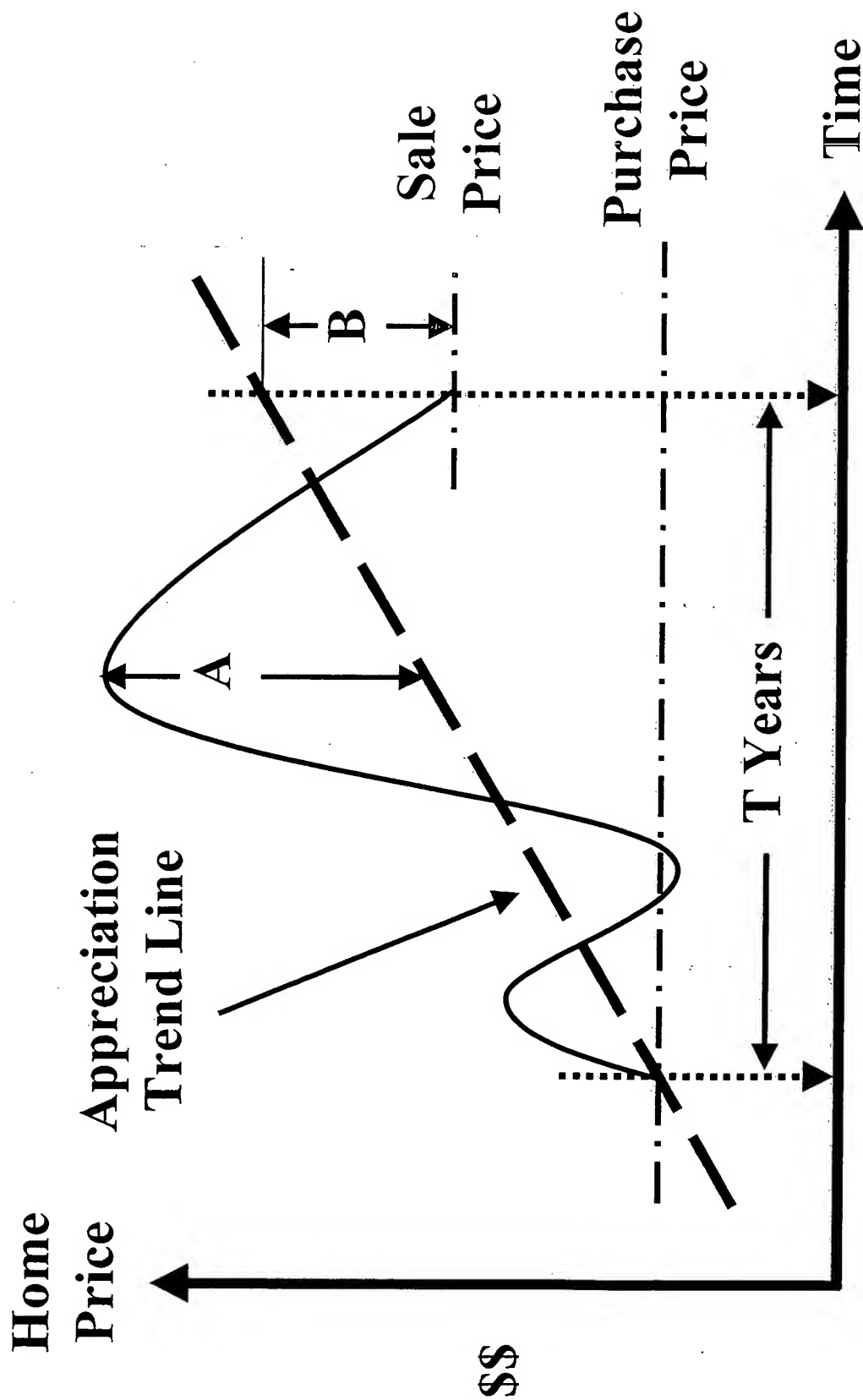


Fig. 4